

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: LAWRENCE et al.

Application No.: 09/812,627

Filing Date: 3/20/2001

For: AUTOMATED GLOBAL RISK MANAGEMENT

) Confirmation No.: 1330

) Group Art Unit: 3628

) Examiner: Subramanian, Narayanswamy

) **AMENDMENT and RESPONSE to**  
September 8, 2006 Non-Final Office  
Action

) Attorney Docket No.: G08.124

) **PTO Customer Number 28062**  
Buckley, Maschoff & Talwalkar LLC  
50 Locust Avenue  
New Canaan, CT 06840

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed September 8, 2006, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.